

ET150396454US

PATENT  
AUS920010551US1  
(9000/50)

JG872 U.S. PTO  
09/892965  
06/27/01

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

RICK A. HAMILTON II

Serial No.

Examiner:

Filed:

Group Art Unit:

Title: CORPORATE REWARDS PROGRAM  
OVERDRAFT METHOD

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97-1.98, Applicant would like to call the Examiner's attention to the references listed on the enclosed form PTO-1449. Copies of these references are also enclosed.

Applicant believes that none of the listed references, alone or in combination disclose or suggest Applicant's claimed invention.

Dated: 6/27/01

Respectfully submitted,

  
DAVID A. MIMS, JR.  
Registration No. 32,708  
Attorney for Applicant

IBM CORPORATION  
Intellectual Property Law Department  
11400 Burnet Road – 4054  
Austin, Texas 78758  
(512) 823-0000

U.S. PTO  
172 892965  
(9000A0)

06/27/01

FORM PTO-1449	SERIAL NO.	CASE NO. AUS9200105511 (9000A0)
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT (use several sheets if necessary)		FILING DATE
		GROUP ART UNIT
		APPLICANT(S): RICK A. HAMILTON II

## REFERENCE DESIGNATION

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
A1	6,138,911	10/31/00	FREDREGILL ET AL.		
A2	6,128,603	10/03/00	DENT ET AL.		
A3	6,009,412	12/28/99	STOREY		
A4	5,923,016	07/13/99	FREDREGILL ET AL.		
A5	5,649,116	07/15/97	MCCOY ET AL.		

## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES NO

EXAMINER INITIAL	OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)	

EXAMINER	DATE CONSIDERED
----------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.